

Table I.B.2.b.(1)(1997) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.2%	20.9%	14.1%	20.5%	42.3%	62.7%	18.1%	53.1%
Industry group **								
Agric., fish., forest.	38.8%	10.3% *	2.5% *	41.3%	70.5%	56.9% *	7.0% *	65.2%
Mining	61.9%	18.0% *	0.0%	67.7%	100.0%	70.0%	44.7%	71.7%
Construction	22.6%	20.1%	16.6%	19.4%	32.0%	43.3%	19.8%	26.9%
Manufacturing	51.6%	32.6%	18.4%	18.3%	56.5%	61.1%	21.3%	56.1%
Transp., commu., util.	62.2%	15.3%	15.3% *	29.2%	40.8%	79.7%	17.9%	69.0%
Wholesale trade	45.3%	10.9%	14.0% *	19.9%	46.1%	67.6%	12.2%	56.8%
Retail Trade	42.3%	14.5%	10.1%	14.8%	36.6%	59.0%	12.5%	50.9%
Fin., ins., real est.	50.1%	28.6%	13.3% *	20.6%	37.1%	65.7%	22.2%	56.9%
Services	38.5%	21.6%	14.1%	19.7%	32.8%	57.5%	18.7%	45.5%
Unknown	12.1% *	12.1% *	0.0%	0.0%	0.0%	0.0%	12.1% *	0.0%
Ownership								
For profit, incorporat	46.4%	17.2%	12.4%	20.2%	44.4%	64.6%	15.8%	55.3%
For profit, unincorporat	32.3%	21.8%	22.8%	15.0%	40.5%	53.2%	21.3%	42.6%
Nonprofit	42.0%	42.2%	18.1%	19.9%	32.9%	57.3%	26.4%	45.0%
Unknown	52.8%	43.8%	3.2% *	53.2%	48.7%	55.9%	46.0%	53.3%
Age of firm								
Less than 5 years	25.4%	13.3%	19.2%	25.7%	32.7%	65.9%	17.5%	40.0%
5-9 years	27.9%	13.4%	9.6%	18.7%	47.0%	74.7%	13.7%	45.2%
10-19 years	27.9%	24.3%	13.9%	15.1%	29.1%	61.3%	18.2%	36.8%
20 or more years	46.2%	30.0%	13.6%	21.5%	44.4%	61.9%	20.2%	52.5%
Unknown	57.5%	12.5% *	16.1% *	26.6%	44.7%	63.1%	18.4%	58.5%
Multi/single status								
2 or more locations	56.6%	52.8%	13.7%	26.3%	45.4%	62.8%	24.7%	57.7%
1 location only	24.7%	19.9%	14.1%	18.4%	37.3%	61.2%	17.4%	34.3%
Percent full-time employees								
Less than 25%	38.8%	10.9% *	8.1% *	3.4% *	35.4%	75.2%	7.9%	51.1%
25-49 %	45.2%	19.7%	13.9% *	10.1%	29.0%	62.2%	14.0%	52.3%
50-74 %	41.5%	26.4%	14.5%	18.3%	32.5%	62.0%	20.2%	49.1%
75% or more	45.7%	20.3%	14.1%	21.4%	43.9%	62.7%	18.1%	53.6%
Union presence								
No union employees	40.8%	18.9%	12.4%	19.7%	43.3%	60.6%	16.3%	50.2%
Has union employees	56.7%	43.5%	33.6%	28.9%	38.4%	64.9%	38.9%	58.2%
Unknown	58.7%	38.6%	21.5% *	21.1% *	37.9%	68.1%	28.2%	62.1%
Percent low wage employees **								
50% or more low wage	29.2%	15.4%	16.6%	10.0%	29.5%	45.6%	12.9%	34.2%
Less than 50% low wage	37.8%	21.1%	13.1%	20.7%	42.4%	58.9%	17.9%	47.0%
Unknown	62.4%	22.3%	25.2%	26.4%	46.9%	66.5%	25.0%	64.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(1997) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	1.88%	1.72%	1.28%	1.28%	1.89%	0.69%	1.13%
Industry group **								
Agric., fish., forest.	9.72%	5.23% *	10.31% *	11.37%	17.78%	17.21% *	2.55% *	14.27%
Mining	10.58%	8.27% *	0.00%	18.55%	25.82%	17.56%	13.06%	14.78%
Construction	3.14%	5.49%	4.47%	4.46%	8.16%	10.04%	4.22%	3.33%
Manufacturing	2.31%	7.75%	5.33%	2.47%	3.40%	3.35%	4.56%	2.48%
Transp., commu., util.	2.53%	4.13%	7.25% *	7.00%	4.51%	2.69%	3.83%	2.19%
Wholesale trade	2.11%	3.02%	4.58% *	3.77%	4.99%	6.25%	1.87%	3.01%
Retail Trade	2.44%	2.44%	2.25%	2.55%	4.73%	3.49%	1.34%	2.84%
Fin., ins., real est.	3.00%	6.96%	4.58% *	4.10%	5.01%	4.33%	4.29%	3.20%
Services	1.49%	3.13%	2.15%	2.08%	2.52%	3.22%	2.12%	1.74%
Unknown	10.03% *	10.03% *	0.00%	0.00%	0.00%	0.00%	10.03% *	0.00%
Ownership								
For profit, incorporat	1.29%	2.42%	1.55%	1.75%	2.48%	2.09%	1.27%	1.61%
For profit, unincorporat	3.75%	5.21%	5.56%	3.61%	6.09%	6.41%	3.82%	4.76%
Nonprofit	2.56%	6.97%	3.55%	5.02%	3.29%	3.13%	3.32%	2.93%
Unknown	2.90%	11.86%	0.99% *	14.57%	8.11%	4.92%	12.20%	2.62%
Age of firm								
Less than 5 years	2.56%	1.93%	3.72%	4.85%	6.45%	14.02%	2.23%	5.31%
5-9 years	2.52%	2.28%	2.25%	3.05%	5.86%	10.48%	2.57%	3.77%
10-19 years	1.53%	4.63%	3.56%	1.76%	4.16%	7.05%	2.84%	3.42%
20 or more years	1.23%	4.50%	1.30%	1.85%	1.95%	2.23%	1.80%	1.47%
Unknown	1.51%	6.01% *	5.04% *	4.38%	1.84%	2.52%	3.43%	1.60%
Multi/single status								
2 or more locations	1.31%	9.68%	1.98%	2.67%	1.25%	1.98%	3.47%	1.34%
1 location only	1.42%	2.13%	1.82%	1.67%	3.65%	7.06%	0.92%	2.42%
Percent full-time employees								
Less than 25%	6.76%	3.84% *	4.03% *	1.20% *	7.75%	8.85%	2.12%	7.78%
25-49 %	2.79%	2.90%	5.26% *	1.92%	5.10%	4.45%	1.78%	3.58%
50-74 %	2.49%	5.44%	2.44%	3.15%	4.49%	4.49%	3.57%	2.33%
75% or more	1.04%	2.20%	1.86%	1.32%	1.63%	1.99%	0.71%	1.26%
Union presence								
No union employees	0.82%	1.93%	1.49%	1.32%	2.19%	2.36%	0.96%	1.25%
Has union employees	2.09%	10.93%	7.14%	6.81%	6.09%	2.59%	6.21%	2.06%
Unknown	1.65%	9.08%	7.04% *	7.01% *	7.09%	3.56%	7.21%	2.64%
Percent low wage employees **								
50% or more low wage	1.91%	2.67%	3.68%	1.70%	3.54%	6.48%	1.49%	2.78%
Less than 50% low wage	0.94%	1.95%	1.68%	1.27%	1.41%	2.75%	0.69%	1.42%
Unknown	1.69%	5.52%	6.15%	5.11%	4.34%	2.15%	3.97%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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